

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ericah Brunner
John Adam Brunner
Debtors

Case No. 16-03169-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 17, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ericah Brunner, John Adam Brunner, 1639 Monroe Street, York, PA 17404-5425
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
cr	+ Hyundai Motor Finance, Administrator For Hyundai L, 6100 W. Plano Parkway, Suite 200, Plano, Tx 75093-8203
4824495	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4817946	+ Hamilton Law Group, Po Box 90301, Allentown PA 18109-0301
4862369	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
4817947	Kia Motors Finance, Po Box 660891, Dallas TX 75266-0891
4817948	+ Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach CA 92660-2558
4821561	Lehigh Anesthesia Assoc PC, c/o Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301
4817941	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4822212	+ EDI: PHINAMERI.COM	Nov 17 2021 23:43:00	ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
4817943	+ EDI: CAPITALONE.COM	Nov 17 2021 23:43:00	Capital One, 1680 Capital One Dr., McLean, VA 22102-3407
4817942	+ EDI: CAPITALONE.COM	Nov 17 2021 23:43:00	Capital One, Po Box 30285, Salt Lake City UT 84130-0285
4830791	EDI: CAPITALONE.COM	Nov 17 2021 23:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4846471	EDI: BL-BECKET.COM	Nov 17 2021 23:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4858400	+ Email/Text: bankruptcy@cavps.com	Nov 17 2021 18:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4818802	EDI: DISCOVER.COM	Nov 17 2021 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4817945	+ EDI: DISCOVER.COM	Nov 17 2021 23:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany OH 43054-3025
4817940	EDI: IRS.COM	Nov 17 2021 23:43:00	IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326
4817944	EDI: JPMORGANCHASE	Nov 17 2021 23:43:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington DE 19850
4817949	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2021 18:43:00	Kohls/Capital One, Po Box 3120, Milwaukee WI 53201-3120
4846913	+ EDI: MID8.COM	Nov 17 2021 23:43:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011

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4817950	+ Email/Text: Bankruptcies@nragroup.com	Nov 17 2021 18:43:00	National Recovery Agency, 2491 Paxton St, Harrisburg PA 17111-1036
4817951	+ EDI: NAVIENTFKASMSERV.COM	Nov 17 2021 23:43:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr PA 18773-9500
4837206	EDI: NAVIENTFKASMSERV.COM	Nov 17 2021 23:43:00	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
4857516	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2021 18:43:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
4817952	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2021 18:43:00	Pnc Mortgage, Po Box 8703, Dayton OH 45401
4862364	EDI: PRA.COM	Nov 17 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4927181	EDI: NAVIENTFKASMSERV.COM	Nov 17 2021 23:43:00	SLM BANK c/o, Navient Solutions, LLC..., PO BOX 9640, Wilkes-Barre, PA 18773-9640
4817953	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Syncb/hh Gregg, Po Box 965036, Orlando FL 32896-5036
4817954	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104
4817955	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104
4817956	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104
4817957	+ EDI: RMSC.COM	Nov 17 2021 23:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104
4891150	+ Email/Text: kcm@yatb.com	Nov 17 2021 18:43:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	

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on behalf of Debtor 2 John Adam Brunner dmcutaia@gmail.com
cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com

Dawn Marie Cutaia

on behalf of Debtor 1 Ericah Brunner dmcutaia@gmail.com
cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com

Elizabeth L Wassall

on behalf of Creditor PNC Bank National Association ewassall@udren.com, bankruptcy@udren.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com

Nicole Bernadette LaBletta

on behalf of Creditor PNC Bank National Association nlabletta@pincuslaw.com, brausch@pincuslaw.com

Rebecca Ann Solarz

on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Hyundai Motor Finance Administrator For Hyundai Lease Titling Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1	Ericah Brunner	Social Security number or ITIN	xxx-xx-7874
	First Name Middle Name Last Name	EIN	--
Debtor 2	John Adam Brunner	Social Security number or ITIN	xxx-xx-9122
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-03169-HWV			

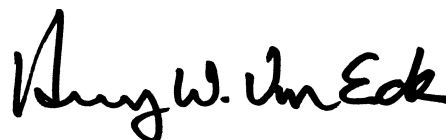
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ericah Brunner

John Adam Brunner

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Tonia Wilson, Deputy Clerk

11/17/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.